

SEQUENTIAL HOUSING DEVELOPMENT; A VIABLE STRATEGY FOR LOW INCOME HOUSING DELIVERY IN NIGERIA

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Abstract

Sequential housing development is an informal programme adopted by the low-income households, whereby housing unit is completed by housing sub unit's construction method in time phase, through individual efforts to complete housing unit. Housing delivery is a collection of production, regulatory and administrative devices by which housing services are provided to the consumer. This has either been taken up by the government that is unable to cope with it at the macro-level or has been left to the individuals themselves at the micro-level. The consequence as response to the failed government housing policies and programmes has been the emerging development of dwelling units in a shelter-like manner through self-help efforts. It is against this backdrop that the paper appraised sequential housing development for low-income housing delivery, using the development scenario at Akobo Ojurin area of Ibadan as a case study. Data collection is from primary sources, informal interview and field observation, through the use of questionnaire survey conducted by stratified sampling technique within a selected sample frame of 41 houses in the study area. Data collected were analysed using descriptive and inferential statistical methods. The paper makes some recommendations towards achieving success and concludes that sequential housing development is a viable strategy for low-income housing delivery in Nigeria; this needs encouragements through symbiotic relationship among the Government, non-government organisations and relevant professionals.

1.0 INTRODUCTION

Housing or shelter has been widely and globally regarded as one of the basic of human needs for existence. It is not meant for only a given group in a given society. It is a common knowledge that organised human society always makes efforts at placing high premium on the provision of houses for its members through a system of careful policy formulation, planning and implementation in terms of the character, structure, location or neighbourhood of such housing. Agbola (2005) posited that, the house is an institution created for a complex set of purpose beyond provision of shelter. He further posited that, it is a social unit of space where every human being should be housed, irrespective of age, sex and status difference. And that, Housing delivery has either been taken up by the

government that is unable to cope with it at the macro-level or has been left to the individuals themselves at the micro-level. According to Arayela (2005), under the third National Development Plan (1975-1980), the Federal Government of Nigeria proposed to build 202, 000 housing units all over the country, comprising 8000 units all over the nineteen state capitals, with the exception of Kaduna and Lagos State which were allotted 4000 and 46000 additional units respectively. FHA, (1980) reported that, by the end of the third plan period in 1980, the federal housing authority only completed about 8500 housing units in Lagos and 20, 000 units in the rest of the country at a staggering cost of 430 million Naira. Thus only about 15% of the targeted number of housing units was realised. Similarly, Agbola (1995 & 20005) posited that the period of their National Development Plan was when housing units became more scarce and costly, relative to income and as such described the period as “abysmal failure that met such programmes and projects with none of them exceeding 12% success rate”. This implied that only the rich can afford such scarcely produced houses and that the Government housing programmes suggests that these programmes favoured the high and middle income groups and were designed and built to completion through contractor, before being handed over to prospective users and without their respective inputs into the process. It therefore, gives an impression that the goal of the National Housing Policy of 1991; “to ensure that all Nigerians own and have access to decent, safe and healthy housing accommodation at affordable cost,” has not been achieved, because basic economic elements were not given due consideration by the government in the course of the policy formulation and implementation processes.

Perhaps, that was why Agbola (2005) described the performance of the government’s efforts in the provision of housing as “abjectly poor” and that “there is a widening and frightening gap between aspirations, expectations and the capability of realisation; there exists a yawning chasm between the magnitude of demand and the capacity of supply”. Thus, implying that individuals had to resort into self-help approach and that, housing provision were achieved through either personal equity (i.e. loans from cooperative formations) or wholly partly subsidized by employers of labour through loans (mortgage financing and / or cooperative mechanism). It is not an over statement that, an average worker wants to have access to a decent, safe and healthy accommodation or at best, own a house which he/she could lay claim over after retirement. This entails a house that meets his/her preferences and located in a neighbourhood of his or her choice. These

unsolved housing problems in most cases have prompted the poor urban dwellers to drift into the available low cost land in the inner city or urban centres. Due to the large percentage of this group, puts as 70% by the National Hosing Policy (1991) there is the urgent need to exploit other methods of meeting up with their housing needs to compliment the conventional method. Perhaps that was why Jolaso et-al; (2008, had observed that, the policies and programmes of successive government did not satisfy the quest of the average Nigerian for housing, principally due to lack of political will and the less emphasis placed on the strategies for successfully achieving the goal and objectives of the housing policy. It is against this backdrop that the paper appraised the sequential housing development as a strategy for low-income housing delivery. The first part of the therefore, looked at the conceptual definitions. While the other part attempted to discuss the findings, benefits, recommendation and concludes that sequential housing development is a viable strategy for low-income housing delivery in Nigeria.

2.0 SEQUENTIAL HOUSING DEVELOPMENT

This is an informal programme largely embraced by the low-income households, whereby housing unit is completed by housing sub – unit's construction method in time phase through individual efforts to complete a housing unit. It is a system of building construction form micro to macro, subject to time lag. Hence, the construction of housing structure through component parts or sub-units, which often time dictated by available financial resources (affordability) rather than need. It could be by first acquiring the land and then source for finance through cooperative system, while the building construction progresses gradually as the owner is able to raise substantial money over time for its development to completion. Therefore, this paper appraises this programme as a viable strategy for low-income housing delivery in Nigeria, using the development scenario of residential buildings at Akobo Ojurin are of Ibadan presently occupied, whether its construction has been completed or not, as case study.

2.1.0 The aim of this study is to appraise existing housing construction system, with special emphasis on the low-income households in the study area.

2.1.1. The objective of achieving this aim are:-

- (a) To take inventory of the existing stock of house units.
- (b) To study the past and present situation of housing construction
- (c) To examine the impact of sequential development of housing on the stock of house units

(d) To relate the annual income of the households with the size and demographic characteristics, type, level and construction of their respective house units.

3.0 DEFINITION OF TERMS

Sequential housing is an informal programme largely adopted by the low – income households, whereby housing sub unit's is constructed in time phase mainly through individual / personal efforts to complete a housing unit. It is a system of building construction form micro to macro subject to a time lag.

Income is the money that individual earns as reward for his or her labour. This embraces: wages, salaries, commission, dividend etc.

Household consists of a person or a group of persons living together, usually under the same roof or in the same building/compound, who share the same source of food and recognize themselves as a social unit with a head.

Low-income earner/earners is/are a person, or group of persons who averagely earns relatively small money as reward for his/her their labour. A person whose low income power dictates the type of house, nature and level of his housing construction.

Completed building is a building, which is not having any construction work, or/and fitting and fixture work outstanding. A building which if other construction work is carried out on it will amount to alteration, renovation or conversion

4.0 LITERATURE REVIEW

Housing delivery strategy is a combination of many interrelated processes. These processes are affected by exogenous and endogenous variable. It is the system that allocates houses to households in a given country irrespective of class and location (Agbola, 1998). It involves the production of new houses, renovation of existing ones and the distribution of new and old houses to all consumers. It is the collection of production mechanisms, regulatory and administrative devices by which housing services are provided to the consumers (Planning Research Company, 1980). The components of the housing delivery system are:- land and infrastructures, construction technology, labour and management, building materials, housing finance, distribution methods and monitoring evaluation. The National housing policy 2002 took cognizance of these components when drawing up strategy for housing delivery for the people. The policy attempts among other things; to create a new housing finance system, encourage the linkage of the housing sector to the capital market, establish a national housing

fund, and expand private sector role in the housing delivery system. The Housing delivery is however 2 types, public sector housing delivery and private sector housing delivery. From the past record, public sector has been able to account for only 25% of the housing delivery in Nigeria while the remaining 75% (i.e. in the order of ratio 1 to 4) is accounted for by the private sector (Agbola, 1998). In Nigeria, the housing delivery strategies are the vital tools that Government has been adopting to achieve its housing policies. A Policy on housing apart from identifying the delivery strategies should also set forth some institutional frameworks that will turn vision to reality. Amdii, (1993) maintain that utility of a policy decision lies in the nature and characters of the institutions as Procedures adopted to translate decision into reality for effective implementation.

Policy is a vision when it is not fully back up with institutional frameworks. A policy is a definite course of action adopted as expedient or adopted after careful consideration of various alternatives (Asaju, 1991). In Government circles, it represents the line of action adopted or pursued by the Government (Gyuse, 1984). A policy is a statement of intent usually made by the Government on a subject (such as health, housing, education, energy, population etc) which is meant to guide the subjects activities by stating its goals, objectives, strategies to achieve the goals/objectives, the institutional framework and the required resources in terms of finance, human and material. A housing policy is therefore, a guideline provided by government aimed at meeting the people housing needs through a set of appropriate strategies, which involve fiscal, institutional, legal and regulatory framework (Agbola, 1998). According to the National housing policy of 1991, low income group is defined as all wage earners and self employed people whose annual income is = N = 5, 000, 00 or below as of 1988 or whose annual income is twenty percent (20% or below the maximum and annual income of the highest salary grade level within the civil service structure at any given time, whichever is higher. About 70% of Nigerians fall into this category. The low income group according to the context of draft National housing policy of 2002 are “all employees or self employed persons whose annual income as at the year 2001 is N100, 000 or below (i.e. the government work). This group takes about 90% of the Nigerian population and characterized with living at high density housing environment by virtue of the extent of their income power. Government’s role should therefore be that of enable but not provider of housing, it is therefore enabling environment so that this concept could work. Enabling strategy is a global strategy adopted by United Nations general assembly in 1988. Enabling housing strategy therefore become important tool to housing government in

housing delivery and sequential housing is one of these enabling strategies. In the light of this enabling strategy, the low income households should be able to build or own houses at their convenient times using building materials and technology they could afford, but without jeopardizing their health and well being. A good policy on housing development, anywhere in the world, must seek to alleviate the problems of the low income as well as the rural dwellers of the country that constitute more than 70% of Nigeria population. It is amazing in Nigeria that, this group of people have been left non-catered for in most housing programmes of Nigerian Government. Since the bulk of (over 90%) Nigerian housing stocks are delivered by both the formal and informal private sector (Okupe, 2000), majority of who are the low – income group; it translates to the fact that this group has a way of pushing this problem of affordability off their ways. But how do they overcome this? Sequential housing strategy as an alternative to the previous highlighted as housing strategies should be given a worthwhile consideration.

5.0 THE STUDY AREA.

The study area is located at Alegongo/Akobo, one of the 14 political wards in Lagelu local Government of Oyo State. Oyo state is one of the 36 states that make up Nigeria. It falls within the 5 local governments that made up Ibadan core with a limited area coverage for development, while the other 6 local governments are located at the suburban of Ibadan with abundant land area for development. This conforms with the concentric zone theory and sector theory, which stated that urban growth will normally be associated with upward expansion is noted at the 5 local Governments that made up of the Ibadan core with the other 6 local governments, this provides suburban land for the provision of new housing for the increasing population of Ibadan land. The local Government consists over 800 towns, 567 Villages while 55% of these settlements are rural in nature. It covers a landmass of about 416 kilometers. Akobo Ojurin generated its name form the railway that passes through the area. It is one of the settlements that spring up as a result of expansion of Ibadan land. The name Akobo has existed to denote a housing estate very close to the express way that link Iwo road with Ojoo. Akobo Ojurin is an extension of the development at the Akobo housing estate most especially the one close to the railway hence its name Akobo Ojurin i.e. the settlement that cluster around the railway at Akobo area. The inability of the inner core to expand outward but upward, gave rise to demand for land beyond its availability in the core Ibadan. Consequently, high values were placed on the available land and are not within the reach of the low-income households. The inability of the majority of the urban dwellers to afford the

high land value forced them out of the inner core and had to spread outward into land and housing area they could afford its cost. It was noted that, more building plans were approved at the 5 local governments that made up the core city. Thus, the land areas were small, no vacant lands were available for new development; and as such, approvals were granted for redevelopment and / or expansion. (See table 1 below)

Table: 1 Number of Approved Plans in Ibadan Land (January – June 2006)

Month	Lagelu	Akinyele	Ona-Ara	Egbeda	Ibadan North	Ibadan South-West	Ibadan North-East	Ibadan North-West	Oluyole	Ibadan South-East	Iddo
January	58	94	68	109	5	5	4	3	82	9	N/A
February	91	107	77	96	11	8	2	6	67	6	N/A
March	84	122	93	101	6	7	11	7	72	8	N/A
April	72	84	86	91	10	2	1	2	58	7	N/A
May	67	96	64	98	9	3	1	8	64	6	N/A
June	102	110	74	96	12	12	2	1	71	9	N/A
TOTAL	474	613	462	591	53	37	21	27	414	45	424

Source: The eleven Local Government Headquarters in Ibadan Land (2006)

6.0. RESEARCH METHODOLOGY

Oral interview, direct observation, discussion and administration of questionnaires on the sample of the identified cases were the major instrument for the collection of data for this work information were also collected from relevant literature. The study area was defined in space either as completed or uncompleted serve as the sample frame for the study population upon which the stock of all occupied houses was taken.

There are 413 houses (the sample frame) presently occupied at the study area. This made up of 66 completed buildings and 347 uncompleted buildings (16% and 84% respectively). Stratified sampling technique was adopted with the sample size of 60% to have a fair representation. This amounts to 248 houses to be sampled. This sample size was boosted to 300 and stratified into 240 (80%) for uncompleted buildings and 60 (20%) for completed buildings. Having listed the houses, the book of random tables was used to select 240 (80% of 300) among the uncompleted buildings and 60 (20% of 300) among the completed buildings at study area. The structured questionnaires were then distributed. Out of the total 300 questionnaires distributed, 261 were retrieved in the order of 202 and 59 for uncompleted and completed buildings respectively. 8 of the retrieved questionnaires were un-administrable. About questionnaires were administered (199 for uncompleted buildings). The

54 buildings among completed buildings represent 81.8% of the stratum (66 completed buildings) while 199 uncompleted buildings sampled represent 57.3% of the stratum (347 uncompleted buildings), but the overall achievement of 253 buildings represent 61.26% of the sample frame. The data collected were analyzed using descriptive and inferential method.

6.2.0 RESPONDENTS' COMMENTS AND THE RESEARCHER'S OBSERVATION.

The response on the discussion with researchers has been that they built at their convenience without adversely affecting their other necessities of life. The households maintained that they prefer to live in uncompleted houses their own rather than living in completed houses that belong to the shylock landlord. They explained that they got their land cheaply and direct from the family heads with option to pay in installment. They build at the pace of their affordability and live in harmony with one another like a family. Most of the community developmental projects like road construction and maintenance, procurement of PHCN transformers and electrification were undertaken by levying each household. Majority of the houses are new houses and mostly one- story buildings. Except for about 4 houses are still under construction but are being habited by residential purpose and quiet in the morning and afternoon when the resident would have gone to work in the core of Ibadan City. Except the traditional house, (remnant of the TELLA village) none of the houses was built of mud. The environment was well laid-out. Some buildings development permits, while the other parts were deferred. Most of the houses are not plastered externally.

7.0 SUMMARY OF FINDINGS

This study reveals that:

- Majority of the household heads are males;
- About 73.9% of the respondents are below the age of 50 years, married and self employed, but earning annual income not exceeding 100,000 naira, which falls within the low- income group (National Housing Policy, 2002).
- Monogamy predominates the household types, with family size of about 3-4 persons.
- Most of the households left their respective rented apartments in the old buildings at the core area of the city for their own new houses at the periphery of the city.
- Most of the land upon which the houses were built was acquired informally for more than 4 years ago.

- About 21.3% of the houses have been completed, while others have not been completed but inhabited.
- About 71.9% of the sought and obtained development permits.
- The basic construction elements of importance that indicate habitability to the respondents are: foundation, floor, wall (with internal rendering only) and roof (partial/wholly) other elements such as, ceiling, openings, electrical/mechanical services or appliances and external works are mostly considered and external works are mostly considered of secondary importance.
- Two types of Sequential housing were identified: units within a multiple units and unit(s) within a unit. Unit within a multiple units entails completion or partial-completion of a flat amongst 2 – flats. In this type, most of the building plan indicates 2 units in a block, but only one unit was in the first instance completed or partially completed for habitation by other owner(s) of the house, while the completion of other units are deferred for other convenient time, when the owner(s) would be able to mobilise enough capital for further development of the property. This was more prevalent in respect of the semi-detached house units or block of flats. A unit or units within a unit type of sequential housing. It entails a housing unit which only one or some of its sub0- units is or are occupied. This is noted with the bungalows; rooming (room – by room) house or detached house types. In the rooming (room – by – room) house types, a room or more will be developed leaving the other rooms for the future development. For example, a room – by room house type providing 8 nos. rooms in the building plan. After the construction of the foundation, the household may thereafter, further develop the other rooms in turn for habitation one after the other, as soon as they are ready. Majority of this type of houses are owner-occupier for at least in the short run. This may not change the status to owner and tenant's occupier in the long run.
- The study area is predominantly characterized by one- storey structures with fewer houses painted externally.
- Most of the households financed their housing projects from the left over of their disposable income and complimented societies, employers, friends etc. Such loans have amortization periods of between 6% and 30%. But loans from the employer are

somewhat interest-free; while the refund is actualized by regular direct deduction of the principal from their respective salary.

From the above findings, it implies that, the system of development could encourage communal participation through community mobilisation (like cooperative formations, social clubs, voluntary organisations etc) whereby people could come and pool their resources together, as it was reported in Jolaoso et al (2008), where he concluded that, such communal effort is a viable source of mobilizing substantial capital for housing finance and development.

8.0 BENEFITS OF SEQUENTIAL HOUSING DEVELOPMENT

Sequential Housing Development provided occupational benefit of the house to be exploited early and the pride of home-ownership is achievable in the face of an average African pride of ownership in preference to tenancy. Household is exposed to knowledge of building construction as subsequent constructions are witnessed by them. This is not the case with the formal housing programmes where the housing product will only be delivered to those who don't witness its process whereas housing supposes to be a process and a product as posited by Abgola, 1998. The programme ensures mutual co-existence in the neighbourhood. Associations which ensures the provision of Infrastructural facilities (such as electricity connection to the PHCN mains neighbourhood transformer procurement, road grading, drainage construction) and security of lives and properties (hiring of security guards through community efforts) by taxing each household at a flat rate, which were usually democratically arrived at, during the associations meetings.

9.0 THE SHORTCOMINGS OF SEQUENTIAL HOUSING

The shortcomings of sequential housing are noted from the desperate desires of the households to secure their personal shelter. The household are primarily concerned with getting shelter in the short run, which will then be converted into housing in the long run. Little emphasis was therefore laid on 'decent accommodation', while the real emphasis was on 'dwelling unit'. This resulted into poor housing construction, lack of basic housing amenities and inhuman habitation, perhaps because of some push factors from their former dwelling, the households' settle for self-built houses of poor construction quality and materials that are commensurate with their income. They usually opt for cheap workmanship and building materials. Basic housing amenities and services like toilet, bathroom, water, and electricity were lacking. All these, make their habitation to be

inhuman, although they may be deriving personal joy and self fulfilment, according to their rating. The former dwelling of most households may be far better than their current household, but they are however of the view that it is a temporary status, which will change with time, they therefore start with relatively smaller units of accommodation with lesser quality of construction.

10.0 RECOMMENDATIONS

This informal approach/effort of the identified households at solving their housing problems are commendable and needs governmental assistance at creating enabling environment for this system to thrive. This may be in form housing subsidy, tax relief/holiday, low- interest/ interest free loans on materials and equipment purchase and grants; provision of infrastructures and development of vocational skills. Other areas of government and non- governmental organisations supports include facilitating bulk-purchase and direct delivery mechanism for building material and equipment, especially through groups on neighbourhood/Local Government basis. Since this study revealed that about 20.2% of the household heads are public servants. Therefore, Government could grant long term loan to the identified public servants and established private workers as sequential housing developers within the Local Government Areas, such that the monthly deduction of the beneficiaries could be done directly from their respective salary source(s), at little or no interest, as a form of housing subsidy. Similarly, sequential housing development programme could be accomplished with the support o, promotion and participation of the relevant professionals, government, non- governmental organisations and the community especially in the provision of professional and technical aids in terms of evolving designs and habits, techniques and of manageable maintenance value, as well as ensuring the avoidance of the use of unnecessary spaces, shapes and forms which will in turn add to construction cost and material wastage. Such design(s) should address:

- ***The users' basic needs rather than desires;***
- ***Providing room for sequential extension, in the form of additional rooms or warehouse like houses type(s) as may be dictated by growth in family & economic size and living standard.***

- ***Comound or group- design approach, which will provide for group acquisition and/ or ownership rather than individual acquisition ownership. That is, house-units designed in cluster to accommodate multiple families per block clusters***

11.0 CONCLUSION

The study revealed that, residents that were involved in the process of building their respective houses were provided with the ample opportunity of skill acquisition, which would have added to their lives experiences and created sense of achievement. This, Sequential Housing Programme could provide effective vehicle for individual actualization community development, job opportunities and economic empowerment. It is a common knowledge that, Government cannot solely shoulder the responsibility of providing houses to all its citizens, in spite of its efforts at ensuring that all Nigerians own on have access to decent house(s).

This study however, revealed that the low income households have their own housing potentials (through Informal methods), which could be channelled effectively with the required supports. This Informal approach is a rational response to the housing challenges. It offers options for providing access to decent houses and self- help home ownership scheme.

Hence, sequential housing development is a viable strategy for low-income housing delivery in Nigeria, but needs encouragement through a symbiotic relationship amongst the Government, non- governmental organisations, and relevant professional and low-income group.

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